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## CSD *News Release*

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### **THE SCOURGE OF IDENTITY THEFT CSD OFFICIAL TALKS ABOUT HIS EXPERIENCE**

As Director of the Consumer Protection Division at Miami-Dade County's Consumer Services Department (CSD), Mario Goderich spearheaded the Department's education program around 'Identity Theft' during National Consumer Protection Week, February 3 – 9.

Mario Goderich is also a victim of identity theft. The irony is not lost on him.

"My particular case was credit card fraud, the most common form of identity theft," says Goderich. "I remember opening a credit card statement and instead of seeing the usual amount that I owe every month, it said I had charged \$25,000. There's no way that I had made those charges."

The card hadn't been stolen. It was still in his wallet. How could that be?

"You've probably been the victim of identity theft," said the credit card company representative whom he called immediately. "Somebody apparently got your credit card number without your knowledge and utilized it to make a duplicate card and went on a shopping spree."

The thief or thieves had gone on a \$25,000 shopping spree in just a few days, including visits to several expensive restaurants.

Goderich was fortunate. He discovered the problem early, unlike most victims of identity theft, who take up to 14 months to realize they've been victimized.

He did all the right things. He called the credit card company. He got hold of his credit report from the three major reporting agencies. He filed a police report. But like most victims of identity theft, he was to discover that his problems were not over.

Those problems emerged when he applied for a personal loan. The loan was delayed for more than three months while the financial institution investigated to determine whether he was the kind of person who charged \$25,000 worth of consumer goods in a just few days.

"Identity theft is a signature crime of the digital era," says Miami-Dade County Consumer Advocate, Leonard Elias. "The computer and the Internet have provided us with a lot of good resources and beneficial materials from an educational, research commerce and entertainment standpoint," he acknowledges, "but it also poses a very significant threat to our privacy because anybody can get access to our information by virtue of a key stroke."

He adds: "It used to be that someone had to go out of their way to get access to our private data, now WE have to go out of our way to ensure that our private data is protected."

Is the message that we should avoid the Internet?

“That definitely is not the message,” Elias emphasizes. “The Internet is a very valuable resource and we should use it to all its extent. We want people to use the Internet but to make sure that they take every safeguard available not to release any personal information.”

And he points out...“You can become the victim at any time, anywhere. You can become the victim in a store, through a mail order solicitation, telephone solicitation, through a computer solicitation. It doesn’t make any difference what the medium is. Therefore you have to take every precaution to ensure that you do not release any private information about yourself. Your identity is sacred and you should protect it.”

And what are the precautions?

“We counsel people that there are mechanisms that you can take to get yourself off certain lists,” says Mario Goderich. “You should guard your personally identifiable information. Don’t just give out your social security number to anybody, or your credit card number to a stranger. Make sure that you’re familiar with who you’re doing business. Those factors as a whole can lessen your chances of becoming a victim of ID theft.”

But he acknowledges that these are not foolproof measures, which raises the question of what to do if you become a victim.

“Probably the most important thing is to review your credit report at least once a year...that’s from all three of the major reporting agencies. If you see something out of kilter, like an unusual bill or an unusual charge, immediately report it to your credit card company. You should also report it to your local police department.”

The Miami-Dade County Consumer Services website at <http://www.co.miami-dade.fl.us/csd/> features links that help consumers educate themselves about the problem of identity theft.

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*The Miami Dade Consumer Services Department is an agency of Miami-Dade County government that protects consumers through complaint mediation, business regulation, and consumer education. The Department operates the Consumer Hotline (305) 375-3677, a central telephone number for consumer complaints and information.*